[CLAIMS]

1. A card verification system, comprising:

a card/mobile terminal relation information storage unit that stores card information for a settlement and mobile terminal information related to the card information;

an authentication request receiving unit that receives an authentication request from the settlement system that has received a settlement request from a card reading terminal device;

a mobile terminal information retrieval unit that retrieves, from the card/mobile terminal relation information storage unit, mobile terminal information related to the card information include in the authentication request received from the settlement system;

a check request notification unit that notifies the mobile terminal device of a check request, based on the retrieved mobile terminal information;

a check result receiving unit that receives a check result including acceptance or un-acceptance of the settlement from the mobile terminal device, based on an operation of a user of the mobile terminal device;

an authentication unit that decides whether or not the settlement according to the authentication request is authenticated, based on the received check result; and

an authentication result notification unit that notifies the settlement system of an authentication result based on a check result of the authentication unit.

2. The card verification system of claim 1, wherein:

when information on a plurality of mobile terminal devices can be related to information on one card for a settlement, and the card information included in the authentication request from received the settlement system is related to the information on a plurality of mobile terminal device,

the check request notification unit notifies each of the plurality of mobile terminal devices of a check request;

when the check results from all of the plurality of mobile terminal devices received by the check result receiving unit are acceptance, the authentication unit judges that the authentication is successful, when the other cases, the authentication unit judges that the authentication is failure.

3. The card verification system of claim 1 or claim 2, wherein:

a usable region can be included in the card information for a settlement;

when the region where the card is used included in the authentication request received from the settlement system is different from the usable region of the card registered, the authentication unit judges that the authentication is failure.

4. The card verification system of any of claim 1 to claim 3, further comprising:

a fraudulence detection-use card information storage unit that stores card information indicating that the next use is

regarded as illegal use; and

an illegal use information notification unit that notifies, when the card information included in the authentication request from received the settlement system is identical with card information registered in the fraudulence detection-use card information storage unit, a predetermined information system of card illegal use information including the place where a fraudulent card was used.

5. A card verification system, comprising:

a fraudulence detection-use card information storage unit that stores card information indicating that the next use is regarded as illegal use; and

an illegal use information notification unit that notifies, when card information about which a reference is made by a settlement system that has received a settlement request from a card reading terminal device is identical with card information registered in the fraudulence detection-use card information storage unit, a predetermined information system of card illegal use information including the place where a fraudulent card was used.

6. The card verification system of claim 4 or claim 5, wherein the card information indicating that the next use is regarded as illegal use is information of a card that has been read by a card reading terminal device to be investigated.

7. The card verification system of any of claim 4 to claim 6, wherein:

the card reading terminal device comprises a reading unit capable of keeping an inserted card inside; and

the card verification system further comprises a card preservation instruction issuing unit that issues a fraudulent card preservation instruction for ordering that a card inserted into the reading unit be kept inside when card information for which a request is made by a settlement system that has received a settlement request from the card reading terminal device is identical with card information registered in the fraudulence detection-use card information storage unit and also when the number of times of use exceeds the predetermined number.

8. The card verification system of any of claim 4 to claim 6, wherein:

the card reading terminal device comprises a display unit that displays information for a user providing a product or service; and

the card verification system further comprises a message display instruction issuing unit that issues a message display instruction for instructing the display unit of the card reading terminal device to display a message for conveying illegal use when card information for which a request is made by a settlement system that has received a settlement request from the card reading terminal device is identical with card information registered in

the fraudulence detection-use card information storage unit and also when the number of times of use exceeds the predetermined number.

9. The card verification system of any of claim 4 to claim 8, wherein:

a security camera capturing images of the card reading terminal device is installed; and

the card verification system further comprises a video preservation instruction issuing unit that issues a video preservation instruction for ordering that video data captured by the security camera be preserved when card information for which a request is made by a settlement system that has received a settlement request from the card reading terminal device is identical with card information registered in the fraudulence detection-use card information storage unit and also when the number of times of use exceeds the predetermined number.

WHAT IS CLAIMED IS:

1. A card verification system, comprising:

a fraud detection-use card information storage unit that stores card information indicating that subsequent use of a card is regarded as illegal use; and

an illegal use information notification unit that notifies a predetermined information system about illegal use of the card, the illegal use information including location of where the card was used, when a settlement system has received a settlement request from a card reading terminal device with card information identical to card information registered in the fraud detection-use card information storage unit.

2. The card verification system of claim 1, wherein the fraud detection-use card information storage unit stores card information indicating illegal use, when the number of uses is a predetermined number or less, the use is regarded as normal use, and, when the number uses exceeds the predetermined number, the use is regarded as illegal use, and

wherein, when a settlement system has received a settlement request from a card reading terminal device with card information identical to card information registered in the fraud detection-use card information storage unit and

when the number of uses exceeds the predetermined number, the illegal use information notification unit notifies a predetermined information system of card illegal use information, including the place where a fraudulent card was used.

3. The card verification system of claim 2, wherein the predetermined number is one.

4. The card verification system of claim 2, wherein, when the number of uses is a predetermined number or less, the use is regarded as normal use, and, when the number uses exceeds the predetermined number, the use is regarded as illegal use, and the card information indicates that the card read by a card reading terminal device is to be investigated.

5. The card verification system of claim 2, wherein the card reading terminal device comprises a reading unit capable of keeping an inserted card inside, and

wherein the card verification system further comprises a card preservation instruction issuing unit that issues a fraudulent card preservation instruction for ordering that a card inserted into the reading unit be kept inside when card information, for which a request is made by a settlement system that has received a settlement request from the card reading terminal device, is identical with card information

registered in the fraud detection-use card information storage unit and also when the number of uses exceeds the predetermined number.

6. The card verification system of claim 2, wherein the card reading terminal device comprises a display unit that displays information for a user providing a product or service, and

wherein the card verification system further comprises a message display instruction issuing unit that issues a message display instruction for instructing the display unit of the card reading terminal device to display a message for conveying illegal use when a settlement system has received a settlement request from the card reading terminal device with card information identical to card information registered in the fraud detection-use card information storage unit and when the number of uses exceeds the predetermined number.

7. The card verification system of claim 2, wherein:

a security camera capturing images of the card reading terminal device is installed; and

the card verification system further comprises a video preservation instruction issuing unit that issues a video preservation instruction for ordering that video data captured by the security camera be preserved a settlement system has received a settlement request from the card

reading terminal device with card information identical to card information registered in the fraud detection-use card information storage unit and when the number of uses exceeds the predetermined number.

8. A method for detecting illegal use of a card, comprising:

a first step of receiving an authentication request from a settlement system that has received a settlement request from a card reading terminal device that has read a card of which the next use is regarded as illegal use;

a second step of determining whether or not information of the card is identical with card information registered in a fraud detection-use card information storage unit; and

a third step of notifying a predetermined information system, when the information of the card is identical with card information registered in the fraud detection-use card information storage unit, of card illegal use information including the place where a fraudulent card was used.

9. The method for detecting illegal use of a card of claim 8, wherein, in the first step, an authentication request is received from a settlement system that has received a settlement request from a card reading terminal device that has read a card of which use is regarded as normal use when the number of uses is a predetermined number

or less and of which use is regarded as illegal use when the number of uses exceeds the predetermined number,

wherein, in the second step, whether or not information of the card is identical with card information registered in the fraud detection-use card information storage unit and also whether or not the number of uses is the predetermined number or greater is determined, and

wherein, in the third step, when the information of the card is identical with card information registered in the fraud detection-use card information storage unit and also when the number of uses is the predetermined number or greater, a predetermined information system is notified of card illegal use information including the place where a fraudulent card was used.